

**Information to identify the case:**

Debtor 1	<u>Melanie Lynn Brown</u>	Social Security number or ITIN	xxx-xx-6875
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-23870-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Melanie Lynn Brown  
aka Melanie Montgomery

10/18/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Melanie Lynn Brown  
 Debtor

Case No. 19-23870-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 22

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db	Melanie Lynn Brown, 270 Flyatt Rd, Tabernacle, NJ 08088-9306
518356477	Advocare Heritage Family Medic, 703 E Main St Ste 9, Moorestown, NJ 08057-3082
518356480	Citizens Bank NA, 480 Jefferson Blvd, Warwick, RI 02886-1359
518356481	Cnh Industrial Capital, 233 Lake Ave, Racine, WI 53403-1015
518356484	+G C Services, 6330 Gulfport St, Houston, TX 77081-1198
518356488	Kubota Credit Corporat, PO Box 2046, Grapevine, TX 76099-2046
518356490	Patricia Ronayne, Esquire, P.C., 644 S Church St, Mount Laurel, NJ 08054-1302
518356491	Philip Tabolsky, 68 Ramtown Greenville Rd, Howell, NJ 07731-3830
518356492	Scott Mclean, 516 Route 9, Waretown, NJ 08758-1718

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2019 02:24:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 19 2019 02:24:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518356476	E-mail/Text: bankruptcynotice@lfbusa.com Oct 19 2019 02:24:27 1st Financial Bk USA, 363 W Anchor Dr, North Sioux City, SD 57049-5154
518356478	EDI: AMEREXPR.COM Oct 19 2019 05:38:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518356479	EDI: CHRM.COM Oct 19 2019 05:38:00 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518356482	EDI: WFNBN.COM Oct 19 2019 05:38:00 Comenity Bank Victoria S Secre, O, PO Box 182273, Columbus, OH 43218-2273
518356483	EDI: ESSL.COM Oct 19 2019 05:38:00 Dish Network, 9601 S Meridian Blvd, Englewood, CO 80112-5905
518356485	EDI: IIC9.COM Oct 19 2019 05:38:00 I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
518356486	EDI: IRS.COM Oct 19 2019 05:38:00 Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317
518356487	EDI: CHASE.COM Oct 19 2019 05:38:00 Jpmcb Card, PO Box 15298, Wilmington, DE 19850-5298
518356489	E-mail/PDF: resurgentbknofications@resurgent.com Oct 19 2019 02:32:47 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
518358713	+EDI: RMSC.COM Oct 19 2019 05:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518356493	EDI: VERIZONCOMB.COM Oct 19 2019 05:38:00 Verizon, PO Box 650584, Dallas, TX 75265-0584

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

John Michael McDonnell jmcDonnell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com  
 Rebecca Ann Solarz on behalf of Creditor Kubota rsolarz@kmlawgroup.com  
 Travis J. Richards on behalf of Debtor Melanie Lynn Brown richardslegal@yahoo.com,  
 G19226@notify.cincompass.com, travis@wr.legal, nick@wr.legal  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4